

UNITED STATES BANKRUPTCY COURT
UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO

In re Darcinia Michelle Nixon :
Debtor

Case No. 14-50677

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.

Court claim no. (if known): 9

Last four digits of any number you use to identify the debtor's account: XXXX7207

Date of payment change:
Must be at least 21 days after date of this notice 08/01/2015

New total payment:
Principal, interest, and escrow, if any \$ 617.24

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 2.0000 %

New interest rate: 3.0000%

Current principal and interest payment: \$ 304.23

New principal and interest payment: \$ 353.45

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☒ I am the creditor. ☐ I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Lisa Singer
Signature

Date July 10, 2015

Print:

Title Authorized Agent

Lisa Singer
First Name Middle Name Last Name

Company Rosicki, Rosicki & Associates, P.C.

Address 51 E. Bethpage Road
Number Street
Plainview NY 11803
City State ZIP Code

Contact phone (516) 741-2585

Email bkmail@rosicki.com

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO

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IN RE:

Darcinia Michelle Nixon;
Debtor(s)

-----X

Chapter 13

Case # 14- 50677

Judge: C. Kathryn Preston

CERTIFICATE OF SERVICE

I hereby certify that on July 10, 2015 a copy of the foregoing Notice of Mortgage Payment Change was served on the following registered ECF participants, electronically through the court's ECF System at the email address registered with the court:

Mark Albert Herder
Debtor(s) Attorney
Email: Markalbertherder@yahoo.com

Frank M. Pees
Chapter 13 Trustee
trustee@ch13.org

U.S. Trustee
Asst US Trustee(Col)
ustpreion09.cb.ecf@usdoj.gov

and on the following by ordinary U.S. Mail addressed to:

Darcinia Michelle Nixon
3128 Noe Bixby Road
Columbus, OH 43232

/s/ Rosemarie E. Fortino
Rosemarie E. Fortino

seterusTM
PO Box 2008; Grand Rapids, MI 49501-2008

Business Hours (Pacific Time)
Monday-Thursday 5 a.m. to 8 p.m.
Friday 5 a.m. to 6 p.m.

Physical Address
14523 SW Millikan Way; Suite 200; Beaverton, OR 97005

Payments
PO Box 11790; Newark, NJ 07101-4790

Correspondence
PO Box 2008; Grand Rapids, MI 49501-2008

Phone 866.570.5277
Fax 866.578.5277
www.seterus.com

L052AC.1
NIXON, DARCINIA M
C/O MARK ALBERT HERDER
1031 EAST BRD ST
COLUMBUS, OH 43205

January 28, 2015
Loan number: [REDACTED]
Served by Seterus, Inc.

Dear NIXON, DARCINIA M:

Changes to Your Mortgage Interest Rate on August 01, 2015

Under the terms of your stepped rate mortgage, you had a 60 month period during which your interest rate stayed the same. That period ends on August 01, 2015, so on that date your interest rate may change. Any change in your interest rate may also change your mortgage payment on August 01, 2015. After that your interest rate will change to the fixed rates provided by your loan documents on the following dates:

Rate Change Date	Interest Rate	Payment Change Date	Payment Amount
07/01/15	3.00000%	08/01/15	\$353.45
07/01/16	4.00000%	08/01/16	\$405.40
07/01/17	5.00000%	08/01/17	\$459.66

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. **COLORADO:** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

NIXON, DARCINIA M

January 28, 2015

Loan number: [REDACTED]

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	2.00000%	3.00000%
Principal Payment	\$149.66	\$123.85
Interest Payment	\$154.57	\$229.60
Total Principal and Interest Payment*	\$304.23	\$353.45
Escrow (Taxes and Insurance) Payment	\$263.79	\$263.79
Total Monthly Payment	\$568.02	\$617.24 (due August 01, 2015)

* The interest payment stated on this notice is based on the unpaid principal balance at the time this notice was generated. The principal payment amount and interest payment allocation will vary throughout the life of your loan.

Interest Rate: Your interest rate is set forth in your loan documents.

Rate Limits: Your rate cannot go higher than 5.00000% over the life of the loan. Seterus does not collect carryover interest.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on the interest rate prescribed changes set forth in your loan documents.

Prepayment Penalty: None. Seterus currently does not impose a prepayment penalty on any loan; however, this policy is subject to change. In the event that this policy changes, future billing statements will be updated accordingly.

If You Anticipate Problems Making Your Payments:

- Contact Seterus at 866.570.5277 as soon as possible.
- If you seek an alternative to the upcoming changes to your interest rate and payment, the following options may be possible (most are subject to servicer approval):
 - Refinance your loan with the lender of your choice;
 - Sell your home and use the proceeds to pay off your loan;
 - Modify your loan terms with us;
 - Payment forbearance temporarily gives you time to pay your monthly payment.
- If you would like contact information for the counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800.569.4287 or visit www.hud.gov. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov/mortgagehelp.

NIXON, DARCINIA M

January 28, 2015

Loan number: [REDACTED]

- You can also inquire about the Making Home Affordable (MHA) program by contacting the Homeowner's HOPE™ Hotline at 888.995.HOPE (4673). Information regarding the availability of additional educational resources can be found at Fannie Mae's Know Your Options™ website at www.knowyouroptions.com.

If you have any questions, please contact Cindy Branson, Team Lead, at 866.570.5277.

Sincerely,

Seterus, Inc.